



care DIGNITY
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**Submission to the
Inquiry into the Extent
and Nature of Poverty in
Australia**

January 2023

www.anglicare.asn.au

About Anglicare Australia

Anglicare Australia is a network of independent local, state, national and international organisations that are linked to the Anglican Church and are joined by values of service, innovation, leadership and the Christian faith that every individual has intrinsic value. Our services are delivered in partnership with people, the communities in which they live, and other like-minded organisations in those areas. With a combined income of over \$1.94 billion, a workforce of over 11,000 staff and 6,000 volunteers, the Network delivers more than 50 service areas in the Australian community. Our services are delivered to over 474,00 people and reach close to 1.37 million Australians in total. In all, Anglicare services reach over 1 in every 19 Australians.

As part of its mission the Anglicare Australia Network partners with people, families and communities to provide services and advocacy and build resilience, inclusion and justice. Our first strategic goal charges us with reaching this by influencing social and economic policy across Australia with a strong prophetic voice; informed by research and the practical experience of the Network.

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Introduction

Anglicare Australia believes that a fair society is one where everyone can live a dignified life and participate in their community. People need adequate support while they study, while they look for work, while they look after their loved ones, and to support themselves if they have a disability.

Social security payments were designed to provide a safety net Australians to maintain their capacity to contribute to their families and communities. Yet JobSeeker and related payments are now so low they trap people in poverty. For more than twenty years governments have failed to ensure that social security payments have kept up with the cost of living. The Anglicare Australia Network has for nearly the same amount of time documented how the most vulnerable in our community have borne the brunt of the harm caused by this government inaction, and we have repeatedly called for change.ⁱ

Trapping millions of Australians in poverty weakens communities and undermines economic wellbeing for all. This submission calls for an immediate increase to social security payments, to lift people out of poverty and action to address the crisis in affordable housing that is driving many people into poverty.

Anglicare Australia research shows that our view is one shared by the overwhelming majority of Australians, who believe that no-one deserves to live in poverty.ⁱⁱ Whether it is achieved through a universal payment or a guaranteed adequate income for every Australian over the poverty line, there is enormous public support to end poverty and income insecurity across Australia.

The poverty crisis

Across Australia, over three million people are living below the poverty line. One in six children are living in poverty, with long-term detrimental impacts on their education, health, wellbeing and future.

The depth of poverty people experiencing is growing. For example, average weekly incomes of people in poverty are \$304 below the poverty line. This is known as the poverty gap. The poverty gap increased steadily from \$168 a week in 1999 to \$323 in March 2020 (before the Coronavirus supplement provided a temporary reprieve for many families).ⁱⁱⁱ

More and more people are struggling to afford essentials such as food, utilities, and rent. Inflation, extreme weather events that have affected food supply and distribution, the destabilisation of the world energy market, and the COVID-19 pandemic have all impacted the availability and cost of basic goods. Fruit and vegetables rose 7.3 percent over that time, fuel increased by nearly a third and rents increased between 9 and 10 percent in capital cities and regional areas respectively.^{iv}

The increased financial strain that has been placed on low income households is being observed by community services across the Anglicare Australia Network. In late 2022, all Anglicare Australia emergency relief providers surveyed reported an increase in demand for services, ranging from 10 percent to 50 percent compared to the beginning of the year. Many reported that they were seeing new clients who had never used their service before.^v

The weekly rate of Jobseeker is barely more than half of the Henderson poverty line. Receiving the JobSeeker payment is the biggest risk factor for living in poverty.^{vi} JobSeeker was designed to provide a safety net for Australians to maintain their capacity to contribute to their families and communities. Yet it is now so low it fails to perform their core function, and people are unable to afford basics of housing, utilities, food and medical care.

Related payments such as Youth Allowance and the Disability Support Pension are also inadequate. A 2017 survey by Anglicare and the National Union of Students found that students from the lowest income backgrounds without family resources to draw on and solely reliant on Youth Allowance were most likely to report severe financial stress.^{vii} For those students engaged in employment, having to work many hours to survive has a significant impact on both their study and their overall wellbeing. The results once again demonstrate that government income support payments are far too low to cover the cost of living. This is consistent with the findings of Anglicare Australia's Rental Affordability Snapshot for the last 10 years – that there is virtually impossible for people on Youth Allowance to find affordable housing in the private rental market.^{viii}

Self-evidently, parenting is also not a short-term past-time. While the Parenting Payment is more than JobSeeker, it comes nowhere near the true cost of providing children with a good start in life and leaves single parents, and their children, particularly vulnerable.

As our research showed when we surveyed Emergency Relief clients, single parents are highly likely to be skipping meals and other essentials to try and feed their children enough and nutritious food.^{ix}

It should also be unnecessary to point out that for many people with disability, it is not a passing phase, and people who qualify for the DSP need financial security and stability to be able to maintain health and wellbeing, and move from surviving to living. While the Disability Support Pension is higher than JobSeeker, Parenting Payment and Youth Allowance, it is still far too low and leaves people with disability forced to manage in precarious and deeply stressful circumstances. The restricting of access to DSP has also left thousands of people with disability forced onto JobSeeker. People with disability face extra costs to navigate a world that is still profoundly unaccommodating and typically face higher costs to access services the rest of us take for granted.

Australia's social security system leaves hundreds of thousands of people well below poverty line. It takes for granted that every working age household will be supported by income from paid work. This assumption has led to a system which treats unemployment as an individual problem rather than a structural one, while also approaching disability, illness, single parenthood, and major life disruptions as outlier issues.

Australians are empathetic to people in poverty

Anglicare Australia believes most Australians are empathetic to the situation of others. They understand that poverty can happen to anyone and that helping each other is a fundamental part of society.

But this is not always clear in the narrative told by government and media. It would be easy to assume that people experiencing poverty are poorly regarded by the community, that the welfare state is unpopular, and that the succession of welfare crackdowns is a response to Australian public opinion. Reading some media reports or government proposals we could be forgiven for seeing people who want only the easiest way out – benefits at a rate that allow for luxuries and a whole group of people content to defraud the hard-working public.

We tested the real perceptions and attitudes of Australians towards people living in poverty.^x We found that our optimism about what people think and their level of empathy for those living in poverty was well founded. All demographic groups showed high levels of compassion towards people experiencing poverty, and a belief that people should not experience poverty in Australia.

Respondents across all demographic groups overwhelmingly agreed that people who are working should not experience poverty, that nobody deserves to live in poverty, and that Australia should be a country that looks after those in need.^{xi}

Of all the statements in the survey, the one that elicited the most empathetic response was the statement that nobody deserves to live in poverty (86 percent agreement, compared with 4 percent disagreement). Only a small minority of respondents disagreed with the statement that people experiencing poverty are the same as them.^{xii}

All of this disproves one of the long-standing justifications for keeping payments low. Australians want an end to poverty, and they support an increase to Government payments to make it happen.

Raise incomes above the poverty line

Anglicare Australia has long called for all Australians to have an income above the poverty line. Decent incomes are vital to building a fair and prosperous society for all. Yet changes to the labour force and a broken safety net have pushed more and more people into income insecurity and poverty.

For a short time, Australia's social security system was overhauled. JobSeeker was doubled in through the Coronavirus Supplement. Obligations for those getting the payment were lifted. The JobKeeper wage subsidy was brought in to help workers, especially casuals, stay afloat if work dried up. In changing much of the employment support and social security system, the Government openly acknowledged that existing policies were not fit-for-purpose.

This support package gave many Australians access to a form of basic income. Almost immediately, hundreds of thousands of people, including over 800,000 children, were lifted out of poverty, many for the first time. Research, including by Anglicare Australia, has documented the profound impact this had on poverty levels and on people's lives. People were able to afford fresh food, fill their prescriptions and pay their bills on time. This experience confirms what many have always known – poverty is not inevitable. It is a policy choice.

There are many ways to lift incomes above the poverty line. One option is to increase the rate of JobSeeker and other working wage payments, as was done in 2020-21, creating a guaranteed adequate income. According to the Parliamentary Budget Office, raising the rate of key payments to the Henderson Poverty Line would cost:

- \$128.1 billion over ten years for the JobSeeker Payment
- \$39.35 billion over ten years for the Parenting Payment
- \$30.57 billion over ten years for the Carer Payment.^{xiii}

Around 1.44 million Australian adults would benefit from this change. In addition to the adult recipients, almost 840,000 children have a parent receiving one of these payments.^{xiv}

These changes would cost \$198 billion over ten years, considerably less than the \$254 billion cost of the proposed Stage 3 Tax Cuts. Costings collated by Anglicare Australia and based on the Parliamentary Budget Office show that working age payments could be raised to the poverty line, lifting 2.3 million Australians out of poverty. They also show that the Government could build 36,000 social homes each year. This program would end the shortfall and provide affordable homes to hundreds of thousands of people.^{xv} Together, these measures would cost \$208 billion over ten years, well below the \$254 billion cost of the tax cuts.

The Stage Three Tax Cuts, legislated under the previous Government prior to the pandemic and set to be enacted under the current Government will erode much of Australia's progressive taxation system. The changes will dramatically flatten the tax scales by abolishing the 37 percent tax rate, creating a single 30 percent tax rate for individuals earning between \$45,001 and \$200,000.^{xvi}

High income earners will be the main winners from these changes, with gains of \$1,125 each year for an individual on \$90,000. This rises to \$9,075 per annum for a person on an income \$200,000 or more.^{xvii} 78 percent of the financial benefit of the tax cuts will flow to the highest income quintile.^{xviii}

Recommendation

Anglicare Australia recommends:

- Withdrawing the Stage 3 Tax Cuts scheduled to begin in 2024
- Raising income support payments over the poverty line

The jobs market is not the answer for everyone

The social security system assumes all working-age individuals should be able to find full-time, full-year work. While some people may combine part-time or intermittent work with income support, the expectation is that reliance on income support will be temporary and short term. Payments that are designed to support people through temporary spells of joblessness, while moving people into the labour market is how the Government purports to solve the problems of poverty and social exclusion.

This approach has never worked. Many people lack the qualifications or experience to compete for available jobs, while others find themselves trapped in a system that cannot accommodate the circumstances of their lives. With the value of income support payments deteriorating over time, they are caught in a poverty trap as they navigate a system which is not equipped to help them. The Business Council of Australia has stated that the rate of unemployment payments is so low it is acting as a barrier to work.^{xix} This is because the costs of preparing for an interview, travelling and childcare can be huge for a person relying on the payment. There is little time and energy left for job hunting, when so much effort is required just to survive and put food on the table.

Long term unemployment is rising, with more people reliant on JobSeeker for years at a time. Anglicare Australia's Jobs Availability Snapshot has found that people in the highest needs category for support stay in the employment services system for an average of five years.^{xx} This is well beyond the definition of long-term unemployment, which is twelve months. Those unemployed for five or more years are much less likely ever to find work again.^{xxi} The rate of long-term unemployment has almost doubled over the past ten years, while the proportion of unemployed people who are long-term unemployed continues to climb. The largest cohorts affected by long-term unemployment are people with disabilities and older Australians, who are seeking entry-level work – that is, jobs which do not require advanced skills or qualifications.^{xxii}

Anglicare Australia's Jobs Availability 2022 Snapshot showed there are two people with barriers to work for every one of these entry-level jobs. When all jobseekers are considered, there are 15 people seeking work for every entry-level job. Disadvantaged jobseekers are just not getting a look in.^{xxiii}

Anglicare Australia's research also shows that these entry-level jobs have been declining and are becoming harder to compete for. Entry level roles made up one in ten of all vacancies in July 2022, compared to one in four when records began in January 2006.

The employment services system is doing little to help those with the greatest barriers to work – and in some ways is actively causing harm. With so few jobs available or attainable for people with barriers to employment, mutual obligation requirements imposed by the employment services system are pointless and demoralising for job seekers. If these obligations are judged not to be met, people’s payments can be suspended, leaving them without income. Forcing people with barriers to work to engage with for-profit employment service providers, apply for multiple jobs, and complete meaningless training programs, when the ratio of job seekers to available jobs is so skewed, will never work.

Research also suggests that employment services have been failing in its aims for years, with a recent parliamentary inquiry reporting that “participants are gaining employment in spite of [the system], not because of it.”^{xxiv} People are actually likely to be unemployed longer if they are subject to mutual obligation activities or Work for the Dole, and if they participate in employment services. This is likely because the causes of unemployment tend to be structural, and much deeper than the factors that Workforce Australia was established to solve.

Anglicare Australia has often showcased the potential for job creation in the aged and disability care sectors, including for people with barriers to work. As just one example, The Brotherhood of St Laurence, a member of the Anglicare Australia Network, is an expert in developing job creation programs for young people and those with barriers to employment. They have shown that job creation is possible and has enormous benefits for people who have found it the hardest to get work.^{xxv}

While major reform to employment services and investment in direct jobs creation are crucial to help the many people missing out on work, so is the Government providing an adequate income so that people have the security and stability to undertake retraining and other steps to help them into the workforce over the long-term.

Recommendation

Anglicare Australia recommends abandoning meaningless mutual obligations, and investing in job creation in growth industries.

Consider a universal basic income

There is increasing interest and support for a basic income in Australia. Anglicare Australia’s *Valuing Every Contribution* survey, conducted in 2021, found that almost eight in ten respondents across all demographic groups supported the creation of a permanent basic income.^{xxvi}

Unsurprisingly, those who were most likely to have experienced an insecure income were most likely to say that they would spend basic income payments on saving and reducing debt, furthering study, and changing their career. For many proponents of a basic income, this is at the core of the case for the payment – with greater demand for high-skilled work, and with automation hurting jobseekers

looking for entry-level work, it is critical to assist people to adapt to a changing labour force. As past Anglicare Australia research has shown, it is very difficult to take these important steps while living well below the poverty line.

Some argue that a basic income would undermine paid work, but our research refutes that notion. Most people would continue to work, although some may seek to reduce their hours and work more flexibly. Indeed, the findings suggest that it could allow people to adjust to a changing labour force, living and working more securely as they adapt their skills to changing needs. The results of our research offer the possibility of a more dynamic workforce that meets people's needs, freeing up some people to work less and creating space for new workers to establish themselves.

Australia has previously sought to adapt to a changing workforce by moving towards increasingly tough punishments and activity tests, but this approach has failed. Long-term unemployment continues to rise. People subjected to these obligations and activity tests actually take longer to find work. By contrast, financial security and better access to education, training, and childcare have all been shown to promote employability. A permanent basic income would help make all of this possible.

Finally, the results of our research suggest that a permanent basic income would promote informal caring, volunteering, and charitable giving across most demographics. Almost one in four respondents said they would use a basic income to spend more time volunteering, while one in five said they would spend income from their basic income payments on donations.^{xxvii} Australians on high incomes already donate and volunteer in large numbers, and these results suggest that a basic income would broaden this opportunity to more people. Importantly, almost one in five respondents hoped to dedicate more time to caring for friends and family. 13 percent of respondents hoped to take on additional domestic and household responsibilities, with men slightly more likely to offer this response.^{xxviii} The benefits of this could be profound, with carers losing \$15.2 billion in foregone earnings each year, contributing to a projected growth in demand for informal care work.^{xxix}

Detailed analysis has been carried out on possible models for the introduction of a permanent basic income, including examining the socio-economic benefits for particular cohorts, such as parents.^{xxx} An Australian example is an income-tested model that includes a \$300 per week universal income floor with payment reduced for higher income earners, at an estimated cost of \$100 billion a year.^{xxxi} Various forms of basic income are being or have been trialled in countries as diverse as Finland, Namibia, the Netherlands, India, Scotland, Kenya, Canada, and the United States. In Australia, there has been a small-scale trial of a guaranteed basic income by the Brotherhood of St Laurence, from 1972-75 as part of the Family Action Centre project.^{xxxii}

Whether it is achieved through a universal payment or a guaranteed adequate income for every Australian over the poverty line, it is clear that such a scheme would tackle poverty and income insecurity across Australia. With public support and early research into possible models, it is policy makers who are lagging behind civil society and public opinion by dismissing its potential.

Affordable housing reduces poverty

Poverty and housing are inextricably linked because housing is the largest fixed cost for most low-income Australian households. As we face a housing market that has never been less affordable or more volatile, Australians are spending record amounts on housing, impacting financial security and driving hardship across the nation.

Homelessness almost always occurs in the context of poverty. Housing stress occurs when housing costs exceed 30 percent of household income among those on low income, meaning that there is not enough money left to afford other essentials such as food, transport, health, and energy bills. For people living in housing stress an unexpected expense or loss of income can mean they have to choose between paying rent and paying for the essentials. Failure to pay rent can lead to eviction, and a low income means housing options are virtually non-existent.

For ten years, Anglicare Australia's Rental Affordability Snapshot has shown that renting a home in the private rental market in Australia is completely unaffordable for people on government incomes.^{xxxiii} In this year's Snapshot, across Australia, only five rentals were affordable for a single person on JobSeeker out of more than 45,000 listings. Just one is affordable for a person on Youth Allowance. All are rooms in share houses. Couples out of work, single parents on Centrelink payments, and people on the Disability Support Pension all face a market where 0 percent of rentals are affordable, while a person on the Age Pension can afford less than one percent of listings. A person on the minimum wage is barely better off, as wages fail to keep up with spiralling rents.^{xxxiv}

It is only the personal resourcefulness and sacrifice of people on government incomes that is keeping a roof over their head; but the rising number of homeless Australians shows just how unjust and unsustainable such sacrifices are.

Anglicare Australia has been working on the frontline of this crisis. We have seen pensioners competing for rooms in sharehouses, people in full-time work on the brink of homelessness, and young people with disabilities stuck in aged care because they can't find a home. Our services tell us of families living in tents and cars, and in many cases, our own workers are struggling to find homes in their communities.

Access to affordable housing makes an enormous difference to people's lives. It doesn't just help financially; a stable home makes it easier to find work or participate in education.

House prices in Australia have been rising much faster than incomes for decades. This is in large part fuelled by tax concessions for property ownership that encourage speculative investment, and disadvantage first homebuyers. In addition to squeezing first home buyers out of the market, these tax concessions also cost over \$88 billion annually,^{xxxv} resources that would be much better spent directly delivering more affordable housing.

The market won't resolve this problem on its own. We need leadership and investment from all levels of Government. State and federal governments have allowed public housing stocks to dwindle, and instead compelled people on low incomes to rely on the private rental market. This has happened in a period where Australia has some of the most expensive housing in the world, and the result is that people on government incomes are entirely priced out of the rental market.

Housing supply is perhaps the most prominent answer to housing affordability. It is the favoured solution of the development industry, property commentators, and drives the logic behind the Federal Government's recently announced National Housing Accord. Yet the reality is that Australia has an oversupply of dwellings compared to its needs and demographics.^{xxxvi} Between 165,000 and 240,000 new dwellings are already built across the country each year.^{xxxvii} Increasing supply in the private market has simply failed to make housing more affordable. The undersupply is not in housing, but in social and affordable housing.

The Federal Government used to invest strongly in social housing to meet need. Yet over the last three decades, governments have withdrawn from this responsibility. Social housing stock has simply not kept pace with the growth in population,^{xxxviii} with demand now far outweighing supply. Housing has become less and less affordable over that same period.

Commonwealth Rent Assistance (CRA) is supposed to help people manage the cost of housing. But it is not keeping up with soaring rent, and people on the lowest incomes are locked out. Only one in three people on the JobSeeker payment, and on in ten young people out of work is eligible for the payment. 46 percent of people who get rent assistance are still in rental stress.^{xxxix} Yet recent figures from the Productivity Commission show the Government spends more than three times as much on rent assistance as on social housing and homelessness services combined.^{xl} We urge the Government to change its approach to housing affordability and end the social housing shortfall. In the short and medium term, while the social housing shortfall is being address, Commonwealth Rent Assistance should be increased to a level that reduces rental stress and reformed to make sure it benefits people with the lowest incomes.

In walking away from social housing, governments have assumed that the private rental market would provide enough affordable housing for those who need it. That has been shown to be false. Analysis by the Australian Housing and Urban Research Institute shows that governments' move away from directly supplying housing towards a reliance on 'demand-side assistance,' such as rent assistance, has led to a housing market that has never been less affordable. The shortage of affordable rentals for low-income households grew between 1996 and 2011, contradicting the theory that housing supply in the private market would 'filter' into low-rent accommodation over time.^{xli}

A major investment is required to change course and end this shortfall. A recent analysis has estimated the additional social and affordable housing required to meet the present need and the projected population growth running up to 2026. The analysis focused on people who are waiting for social housing as well as those on low and moderate incomes paying more than 30 percent of their

income in rent in the private market. The data shows Australia will need an additional 500,000 social and affordable homes to meet these needs.^{xlii}

Building these social and affordable homes costs money. Just to maintain the current share of social housing as a proportion of Australia's housing stock will require construction of 15,000 new social housing properties a year.^{xliii} Our current rate of new social housing construction is about 3,000 dwellings a year.^{xliv}

Recommendations

Anglicare Australia recommends:

- Investing in a long-term program to grow the supply of social and affordable housing by 25,000 dwellings each year.
- Increasing the existing level of funding for social and affordable housing in the National Housing and Homelessness Agreement.
- Immediately increasing Commonwealth Rent Assistance and benchmarking the rate of the payments to rents instead of CPI, and reforming the eligibility criteria so that people on the lowest incomes can get help.

Conclusion

Anglicare Australia thanks the Committee for the opportunity to provide input to this important inquiry, and for giving poverty the attention it deserves.

In this submission we show that poverty is not inevitable. It is a result of choices made by governments. Our current policy choices and spending priorities are not only failing to reduce poverty and inequality, they are in many areas actively causing it. Income support payments are too low, the job market is leaving some people behind, Australia's private rental market is chronically unaffordable, and stocks of social housing are dwindling.

But we can make different choices. Government can play a vital role in improving people's lives, building vibrant, resilient communities, and helping ensure everyone has access to the essential services they need. They can take action on poverty by raising income support over the poverty line, and ending the shortfall in affordable housing so everyone has a stable and safe place to live.

The Anglicare Australia Network looks forward to working with this Parliament to build a more fair and equitable Australia, where every person has the opportunity to live free from poverty,

ⁱ See for example Anglicare Australia (2015) [State of the Family Report – Who is being left behind?](#); and commissioned research from the National Centre for Social and Economic Modelling, (2012) [Going Without: Financial hardship in Australia](#); and (2015) [Living Standard Trends in Australia](#).

ⁱⁱ Anglicare Australia (2018) [The real story: What Australians think about poverty and how we shape the debate](#).

ⁱⁱⁱ Australian Council of Social Service and UNSW Sydney (2022) [Poverty in Australia 2022: A snapshot](#)

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